

Social Media Brand Engagement as a Mediating Variable for Content Awareness Sharing Behaviour and Customer Loyalty in the Context of Climate Change Financing among South African Banks



Lawrence Mandhlazi ¹ 

¹ Department of Marketing Management, Nelson Mandela University, Second Avenue Campus, Port Elizabeth, South Africa.

ABSTRACT

The purpose of this study is to ascertain the role played by social media brand engagement towards content awareness sharing behaviour and consumer loyalty in the management of banking services, especially the insurance portfolio, during the climate change crisis. Firstly, the study sought to test the relationship between social media brand engagement and content awareness sharing behaviour. Secondly, the study established whether there is a relationship between social media brand engagement and consumer loyalty. The study used a quantitative approach. The study highlighted that social media brand engagement has a significant relationship with content awareness sharing behaviour. In addition, the study confirmed that there is a significant relationship between social media brand engagement and customer loyalty. The study would empower social media experts of banks to develop appealing social media content strategies that can drive traffic towards insurance banking products related to climate change. Again, the study would enable social media experts within the banking industry to design social media content that can foster user loyalty. Bank marketers can effectively design loyalty programs that are aimed at social media users, in navigating towards the insurance services offered by the bank.

Keywords: Social media brand engagement, Content awareness sharing behaviour, Customer loyalty, SA Banks and Climate change.

Correspondence

Lawrence Mandhlazi

Email:

Lawrence.Mandhlazi@mandela.ac.za

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INTRODUCTION

The South African bank is dominated by five large banks, namely Nedbank, Standard Bank, ABSA, First National Bank, and Capitec. These banks account for 90% of the total market share, and the rest is shared among public support banks.¹ The publicly sponsored banks include small banks, such as Bank Zero, TymeBank, Discovery Bank, and African Bank. In recent years, most banks have since developed brand pages on social media that are used to manage banking services such as insurance policies, renewing your vehicle license, access to credit for personal or student loans, and purchasing airtime and data bundles, etc.,² A report by Digital Banker Africa shows that 30% of African consumers, especially

¹ Christo Bisschoff and Dries Els, "Brand Loyalty as a Competitive Advantage for South African Banks," *Banks and Bank Systems* 18, no. 1 (2023): 103.

² Sinoka Ansari et al., "Impact of Brand Awareness and Social Media Content Marketing on Consumer Purchase Decision," *Journal of Public Value and Administrative Insight* 2, no. 2 (2019): 5–10.

in South Africa, will prefer to use online banking customers now than before COVID-19.³ Based on the statistics done in October last year by Brand Eye, it was reported that First National Bank had the highest number of interactions at 74574; this was followed by ABSA at 25503. African Bank was in the third position at 21815, this was followed by Standard Bank at 17225, and the lowest was with Nedbank at 10855 interactions.⁴

The emergence of these small banks has created a fragile competitive market environment for the Big Five Banks due to the newly innovative brands and affordable services of these small banks.⁵ This situation was exacerbated by the COVID-19 pandemic, which forced banks to switch to social media and digital marketing during the lockdown.⁶ Recent reports found that there are currently over 26 million South African users who are affiliated with different social media sites, and this represents 43% of the entire population.⁷ As of 2024, there were about 45.34 million users who were subscribed to the internet, and this accounts for 74.7% of the total population.⁸ Based on recent statistics, Facebook was the leading social media platform in South Africa with 32 million registered users, and this was followed by Messenger and LinkedIn with 28.1 million and 15.3 million users, respectively.⁹

El Essawi, Abd and El Aziz (2012) suggest that social media is regarded as the future for retail banks. Up to now, brand managers of banks are still not clear on what effective promotional strategy to devise to efficiently address the climate change challenges. Istrate et al. found that over 60% of the world's population spends approximately 40% of their time on social media.¹⁰ Today's customers expect banks to engage them intimately beyond a transactional relationship.¹¹ A recent study by de Silva et al., confirmed that social media, such as Instagram, TikTok, Facebook, Twitter blogs and YouTube, are regarded as useful tools for engaging customers while mobilizing support for any climate change issues.¹² Another study by Gomez-Casillas and Márquez shows that YouTube was found to have a statistically significant effect on climate change awareness, and this is followed by Twitter and WhatsApp.¹³ On the same note, research done in China by Meng, et.al., also found that environmental information shared on social media reached the citizens faster and suddenly motivated their intentions to be involved in pro-environmental initiatives.¹⁴

If retail banks engage customers on social media regarding environmental issues, there are benefits to be accrued by the organisation, namely brand awareness and brand loyalty. Rahimi et al. add that videos and blogs are regarded as platforms to engage customers on social media.¹⁵ Authors such as Lamkadem and Ouiddad and Ansari attest that social media content can strengthen the relationship between the organisation and customers, resulting in loyalty towards the organisation's brand.¹⁶

³ Digital Banker Africa, "How Banks Are Turning to Social Media to Attract Customers in Africa," 2024, https://digitalbankerafrica.com/readers_digest/how-banks-are-turning-to-social-media-to-attract-customers-in-africa/.

⁴ G. Davids, "South African Banks Employ Diverse Social Media Strategies on Facebook," 2024, <https://pressportal.co.za/advertising-and-marketing/story/ivf718c09ng1em34xigv-20241211.html>.

⁵ Daniel J Petzer and Mornay Roberts-Lombard, "Revisiting the Satisfaction–Loyalty Link in Retail Banking—An Emerging Market Perspective," *Journal of Economic and Financial Sciences* 17, no. 1 (2024): 925.

⁶ H.Y. Chen and K.P. Huang, "The Effect of Consumer Engagement in Online Brand Community on Purchase Intention—the Case Study of Newly Launched Cosmetic Products," *International Journal of Organisational Innovation* 15, no. 2 (2022): 65–77.

⁷ "Digital Population in South Africa as of January 2024," Statista, February 23, 2024.

⁸ N. Cowling, "Number of Social Media Users in South Africa as of December 2024," Statista, 2025, <https://www.statista.com/statistics/1312488/social-media-users-by-platform-in-south-africa/>.

⁹ Cowling, "Number of Social Media Users in South Africa as of December 2024."

¹⁰ Robert Istrate et al., "The Environmental Sustainability of Digital Content Consumption," *Nature Communications* 15, no. 1 (2024): 3724.

¹¹ Weng Marc Lim and Tareq Rasul, "Customer Engagement and Social Media: Revisiting the Past to Inform the Future," *Journal of Business Research* 148 (2022): 325–42.

¹² Marianny Jessica Brito de Silva et al., "Exploring the Interplay Among Environmental Knowledge, Green Purchase Intention, and Pro-Environmental Behavior in Greenfluencing Scenarios: The Mediating Effect of Self-Congruity," *Sustainable Development* 33, no. 3 (June 3, 2025): 4112–27, <https://doi.org/10.1002/sd.3343>.

¹³ Amalia Gómez-Casillas and Victoria Gómez Márquez, "The Effect of Social Network Sites Usage in Climate Change Awareness in Latin America," *Population and Environment* 45, no. 2 (June 1, 2023): 7, <https://doi.org/10.1007/s11111-023-00417-4>.

¹⁴ Yanfang Meng, Donghwa Chung, and Anxun Zhang, "The Effect of Social Media Environmental Information Exposure on the Intention to Participate in Pro-Environmental Behavior," *Plos One* 18, no. 11 (2023): e0294577.

¹⁵ Mousa Rahimi, Sirous Keshavarz, and B Salehipour Shirazi, "The Impact of Digital Content Marketing on Brand Awareness through Social Media and Customer Engagement," *Journal of Development Studies and Resource Management* 1, no. 1 (2023): 63–76.

¹⁶ Saad Ait Lamkadem and Smail Ouiddad, "Towards Creating an Effective Customer Brand Engagement through Social Media Marketing: A Model Proposal," *International Journal of Business and Management Invention (IJBMI) ISSN* 10, no. 4 (2021): 28–36; Ansari et al., "Impact of Brand Awareness and Social Media Content Marketing on Consumer Purchase Decision."

Bisschoff and Els advise that misunderstandings between the organisation and the customer could be addressed through open and authentic dialogue on social media.¹⁷ Du Plessis notes that social media is effective in creating traffic through features such as liking, sharing, or posting a comment.¹⁸ Roberts-Lombard, et al., research warns that loyalty is an emotional being, so if the service provider is not appealing to customer needs and wants, they would suddenly switch brands to the competing firms.¹⁹ Sadek and Mehelmi found that memorials and exciting services have a positive relationship with brand loyalty.²⁰ Ojesina found that loyalty programs can enhance sales and revenue growth among Nigerian banks.²¹

Algharabat, et.al., note that there are few studies that explored social media in the context of retail banks that use brand awareness and brand loyalty as outcomes.²² Agrawal et al., observed that most of these studies largely focused on climate challenges, such as recycling, environmental preservation, waste management and reduction, regulatory compliance and pollution control throughout the manufacturing phase.²³ Others examined the role that humans play in accelerating climate change, such as the greenhouse effect, water scarcity, air pollution, and extinction of species.²⁴ This is surprising because sustainability has become a central topic of every organisation, especially retail banks, due to their involvement in climate change financing towards insurance claims.

Since the emergence of COVID-19, most customers have opted for digital channels and social media platforms to interact with their banks.²⁵ In response, some bank, such as African banks, heavily promoted their banking services, including their loans, on social media. Bryła, Chatterjee and Ciabiada-Bryła, and Chijioke-Okoro point out that most organisations have begun to include climate change and sustainability in their corporate agenda.²⁶ This prompted financial institutions, especially retail banks, to develop strategies, policies, and legal frameworks to preserve the environment and funding mechanisms, although the focus is still on the producer side.²⁷ Past research reveals that consumers would stay loyal to a bank that is vocal about environmental issues since it is seen to complement their values and self-identity.²⁸ Despite the positive sentiments expressed by customers about the South African banks. Based on the report released by BrandsEye, about 90.7% of customer complaints on social media are for poor customer service.²⁹ A study by Lubbe and Meyer-Heydenrych found that most banking customers experienced external and situational emotions such as anger, frustration and unhappiness due to the service failure.³⁰ Consequently, past research shows that unhappy consumers

¹⁷ Bisschoff and Els, "Brand Loyalty as a Competitive Advantage for South African Banks."

¹⁸ Charmaine du Plessis, "A Scoping Review of the Effect of Content Marketing on Online Consumer Behavior," *Sage Open* 12, no. 2 (April 23, 2022), <https://doi.org/10.1177/21582440221093042>.

¹⁹ Mornay Roberts-Lombard, Vernon Albert Pieterse, and Lennet Gabriel, "Strengthening the Satisfaction–Loyalty Link: A Study of Mediating Factors in the Retail Banking Industry of South Africa," *European Business Review* 37, no. 4 (June 10, 2025): 599–623, <https://doi.org/10.1108/EBR-04-2024-0127>.

²⁰ Heba Sadek and Heba El Mehelmi, "Customer Brand Engagement Impact on Brand Satisfaction, Loyalty, and Trust in the Online Context. Egyptian Banking Sector," *Journal of Business and Retail Management Research* 14, no. 03 (2020).

²¹ Opeyemi Akintunde Ojesina, "The Impact of Loyalty Programmes on Customer Retention in the Nigerian Banking Sector" (Edinburgh Napier University, 2020).

²² Raed Algharabat et al., "Investigating the Antecedents of Customer Brand Engagement and Consumer-Based Brand Equity in Social Media," *Journal of Retailing and Consumer Services* 53 (2020): 101767.

²³ Mini Agrawal et al., "Evaluating the Influence of Government Initiatives and Social Platforms on Green Practices of Gen Z: The Mediating Role of Environmental Awareness and Consciousness," *Cleaner and Responsible Consumption* 8 (2023): 100109.

²⁴ Peixi Xie et al., "Social Media's Impact on Environmental Awareness: A Marginal Treatment Effect Analysis of WeChat Usage in China," *BMC Public Health* 24, no. 1 (November 21, 2024): 3237, <https://doi.org/10.1186/s12889-024-20721-4>.

²⁵ BrandsEye, "South African Banking Sentiment Index" (2020), [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.moonstone.co.za/upmedia/uploads/library/Moonstone Library/MS Industry News/South African Banking Sentiment Index 2020.pdf](chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.moonstone.co.za/upmedia/uploads/library/Moonstone%20Library/MS%20Industry%20News/South%20African%20Banking%20Sentiment%20Index%202020.pdf).

²⁶ Paweł Bryła, Shuvam Chatterjee, and Beata Ciabiada-Bryła, "The Impact of Social Media Marketing on Consumer Engagement in Sustainable Consumption: A Systematic Literature Review," *International Journal of Environmental Research and Public Health* 19, no. 24 (December 11, 2022): 16637, <https://doi.org/10.3390/ijerph192416637>; Chioma Chijioke-Okoro, "Effect of Corporate Sustainability Practices on Customer Loyalty: A Study of the Nigerian Retail Banking Sector," 2024.

²⁷ Agrawal et al., "Evaluating the Influence of Government Initiatives and Social Platforms on Green Practices of Gen Z: The Mediating Role of Environmental Awareness and Consciousness."

²⁸ Agrawal et al., "Evaluating the Influence of Government Initiatives and Social Platforms on Green Practices of Gen Z: The Mediating Role of Environmental Awareness and Consciousness."

²⁹ BrandsEye, "South African Banking Sentiment Index."

³⁰ I Lubbe and C De Meyer-Heydenrych, "The Influence of Service Failures on Customer Emotions amongst Banking Customers in Gauteng," *Journal of Contemporary Management* 16, no. 1 (2019): 376–401.

would eventually switch banks due to poor service failure on social media.³¹ Chijioke-Okoro noted a vast number of studies that looked at the adoption of sustainable practices by many organisations.³² Little of these studies explored customer awareness and brand loyalty as the outcome of the study from a climate change financing perspective. Ngo et al. advise that it is not possible to please every customer; therefore, it is advisable to actively engage loyal customers of the organisation, regarding insurance services aligned with climate change financing.³³

It is against this background that the present study intends to investigate the effects of social media brand engagement towards content awareness sharing behaviour and customer loyalty in the context of climate change financing among SA banks. The study is underlined by following questions:

- Does social media brand engagement influence content awareness sharing behaviour in the context of climate change financing among SA banks?
- Does social media brand engagement influence customer loyalty in the context of climate change financing among SA banks?

The research hypotheses are as follows:

In the study, two research hypotheses are suggested as stated below:

H1: Social media brand engagement has a positive effect on content awareness sharing behaviour in the context of climate change financing among SA banks

H2: Social media brand engagement has a positive effect on customer loyalty in the context of climate change financing among SA banks.

This study is structured as follows: first, an introduction and problem statement are presented. This includes the literature review that focuses on the main constructs of the present study, such as social media brand engagement, content awareness sharing behaviour, and customer loyalty, including the philosophical theory of self-congruity theory. Second, the research methodology and data analysis will be delineated. The discussion of the results, conclusion, recommendations, limitations and future directions are further presented.

LITERATURE REVIEW

A recent study by de Silva found that if consumers perceive a synergy between their own values and environmental practices, this increases their engagement towards sustainable content, thereby adopting the promotion of environmentally friendly products.³⁴ It was also found that consumers do not buy products strictly to fulfil their economic reasons, but also to satisfy their psychological needs.³⁵

At the other end of the spectrum, a study by Petzer and Roberts-Lombard observes that customers prefer to deal with a bank that offers interactive engagement, whilst being professional and practising ethical conduct.³⁶ Chairunnisa and Ruswanti advise that banks develop viable promotional strategies that can drive customer engagement on social media.³⁷ So far, social media has been identified as a

³¹ Reginald Masocha and Tafadzwa Matiza, "The Role of E-Banking on the Switching Behaviour of Retail Clients of Commercial Banks in Polokwane, South Africa," *Journal of Economics and Behavioral Studies* 9, no. 3 (2017): 192–200; A. Sullivan, "Poor Service and Security Issues Driving Consumers to Switch Banking Providers," *The Financial*, 2018, <https://thefinancialbrand.com/68426/banking-customer-service-security-branch/>; d; Lubbe and De Meyer-Heydenrych, "The Influence of Service Failures on Customer Emotions amongst Banking Customers in Gauteng."

³² Chijioke-Okoro, "Effect of Corporate Sustainability Practices on Customer Loyalty: A Study of the Nigerian Retail Banking Sector."

³³ H.Q. Ngo et al., "The Influence of Customer Engagement on Brand Associations and Customer Loyalty in Social Media Environment," in *The 5th IBSM International Conference on Business, Management and Accounting 19-21 April 2018*. (Hanoi University of Industry, Vietnam, 2018), 41–55.

³⁴ de Silva et al., "Exploring the Interplay Among Environmental Knowledge, Green Purchase Intention, and Pro-Environmental Behavior in Greenfluencing Scenarios: The Mediating Effect of Self-Congruity." 2025:1-16.

³⁵ Cui Ling Lay, "The Role of Self-Congruity in Consumer Preferences: Perspectives from Transaction Records" (UCL (University College London), 2021); Chi-Horng Liao, "Exploring Social Media Determinants in Fostering Pro-Environmental Behavior: Insights from Social Impact Theory and the Theory of Planned Behavior," *Frontiers in Psychology* 15 (July 31, 2024), <https://doi.org/10.3389/fpsyg.2024.1445549>.

³⁶ Petzer and Roberts-Lombard, "Revisiting the Satisfaction–Loyalty Link in Retail Banking—An Emerging Market Perspective."

³⁷ A. Chairunnisa and E. Ruswanti, "The Impact of Customer Engagement on Brand Loyalty: The Mediating Roles of Brand Attachment and Customer Trust," *Jurnal Multidisiplin Madani (Mudima)* 3, no. 4 (2023): 789–801.

dynamic tool that empowers customers to engage actively towards the brand.³⁸ Likitha et al. attest that customer engagement can create value for banks in various ways.³⁹ Engagement could happen through a conversation between organisations or through posts, likes, or followers.⁴⁰ Meanwhile, bank brand managers of banks can promote their banking services while interacting with their customers on social media.⁴¹ Sadek and Mehelmi recognise the importance of brand engagement but question its consequences in different study contexts.⁴²

Social Media Brand Engagement

Devi et al. regard social media brand engagement (SMBE) to be a critical concept since it binds a strong relationship between an organisation and customers.⁴³ In the same breath, Pereira et al. perceive social media brand engagement as a strategic tool that improves corporate performance.⁴⁴ Moreover, social media brand engagement is closely related to brand performance outcomes, namely sales development, customer participation, and customer feedback.⁴⁵ The concept of social media brand engagement has been investigated across disciplines.⁴⁶ This study will use the concept of social media brand engagement synonymously with customer brand engagement because any form of brand engagement is centered around customers and equally embedded into the social media platform.

Perreira, et.al., define customer brand engagement “as a multidimensional construct that is manifested as the “level of a customer’s cognitive, emotional, and behavioral investment in specific brand interactions”.”⁴⁷ Based on Ekanayake and Abeysekera's perspective, the cognitive dimension deals with the mental capacity and thinking abilities of consumers in relation to the organisation brand, while the emotional dimension focuses on the level of affection that the consumer has towards the brand and the behavioral manifestations deal with the amount of time, effort, and energy that is devoted towards the brand.⁴⁸ Other scholars, such as Harrigan et al., view social media brand engagement as a mutual relationship between the customer towards a brand, which is expressed in affective and cognitive behaviours.⁴⁹

The previous studies authors assert that social media brand engagement is a multidimensional concept comprising aspects like attention, emotions, and immediate activation.⁵⁰ Empirical Evidence varied on social media brand engagement. The present study will therefore adopt the emotive construct as an indicator of social media brand engagement/customer brand engagement within the South African banking industry in the context of Climate change financing.

³⁸ Ait Lamkadem and Ouidadd, “Towards Creating an Effective Customer Brand Engagement through Social Media Marketing: A Model Proposal.”

³⁹ L. Likitha, J.L Jacob, and T. Thomas, “Customer Engagement – A Literature Review,” *Journal of Tianjin University Science and Technology* 54, no. 10 (2021): 1–13.

⁴⁰ Wilda Khoirunnisa and R A Marlien, “The Effect Of Brand Engagement, Brand Image, And Brand Awareness On Customer Loyalty,” *Fokus Ekonomi: Jurnal Ilmiah Ekonomi* 17, no. 2 (2022): 349–71.

⁴¹ N.L.G.A. Devi et al., “The Role of Instagram-Facebook in Customer Engagement and Building Brand Awareness,” *Journal of Theoretical and Applied Information Technology* 100, no. 15 (2022): 1–13.

⁴² Sadek and El Mehelmi, “Customer Brand Engagement Impact on Brand Satisfaction, Loyalty, and Trust in the Online Context. Egyptian Banking Sector.”

⁴³ Devi et al., “The Role of Instagram-Facebook in Customer Engagement and Building Brand Awareness.”

⁴⁴ Diana Pereira, Joaquim Silva, and Beatriz Casais, “Consumer Brand Engagement Fostered by Cause-Related Marketing in Emotional and Functional Brands,” *Journal of Nonprofit & Public Sector Marketing* 36, no. 5 (2024): 685–712.

⁴⁵ Sadek and El Mehelmi, “Customer Brand Engagement Impact on Brand Satisfaction, Loyalty, and Trust in the Online Context. Egyptian Banking Sector.”

⁴⁶ Rebecca Dolan et al., “Social Media Engagement Behavior,” *European Journal of Marketing* 53, no. 10 (October 7, 2019): 2213–43, <https://doi.org/10.1108/EJM-03-2017-0182>; Algharabat et al., “Investigating the Antecedents of Customer Brand Engagement and Consumer-Based Brand Equity in Social Media”; Mariapina Trunfio and Simona Rossi, “Conceptualising and Measuring Social Media Engagement: A Systematic Literature Review,” *Italian Journal of Marketing* 2021, no. 3 (September 11, 2021): 267–92, <https://doi.org/10.1007/s43039-021-00035-8>; Nicole Mishnick and Dana Wise, “Social Media Engagement: An Analysis of the Impact of Social Media Campaigns on Facebook, Instagram, and LinkedIn,” *International Journal of Technology in Education* 7, no. 3 (May 30, 2024): 535–49, <https://doi.org/10.46328/ijte.699>.

⁴⁷ Pereira, Silva, and Casais, “Consumer Brand Engagement Fostered by Cause-Related Marketing in Emotional and Functional Brands.”

⁴⁸ S. Ekanayake and N. Abeysekera, “Consumer Engagement with Social Media, Brand Equity and Intention to Purchase,” *Sri Lankan Journal of Management* 21, no. 1 (2016): 83–122.

⁴⁹ Paul Harrigan et al., “Customer Engagement and the Relationship between Involvement, Engagement, Self-Brand Connection and Brand Usage Intent,” *Journal of Business Research* 88 (July 2018): 388–96, <https://doi.org/10.1016/j.jbusres.2017.11.046>.

⁵⁰ Algharabat et al., “Investigating the Antecedents of Customer Brand Engagement and Consumer-Based Brand Equity in Social Media.”

Pereira found that engaged customers provide positive recommendations to peers about the organisation's brands.⁵¹ Schivinski et al. show that brand strength results in a higher degree of customer brand engagement.⁵² Previous studies attest that organisations that demonstrate a higher degree of social media brand engagement demonstrate both brand performance and higher sales revenue.⁵³

Content Awareness Sharing Behaviour

Most organisations, especially retail banks, could use social media platforms such as Facebook, Blog, Twitter, YouTube, Instagram, TikTok, and WhatsApp to share brand content on social media.⁵⁴ Facebook is prevalent because clients would be able to meet with their old friends and tag others they know or like and stay aware of the events going on in their lives. Each social media type has its strength; for example, Twitter which is known for its hashtags and tweets, are restricted to 140 characters. Instagram allows all posts to incorporate a photo or video captured with a subtitle. Snapchat enables clients to speak with each other through pictures and recordings seen everywhere and then leave until the end of time.⁵⁵ A previ study indicated Facebook was used as a means of communication for sharing news, images, photos, and songs.⁵⁶ ElAydi defines brand awareness as the “strength of a brand’s presence in the consumers’ mind.”⁵⁷ However, Shwastika and Keni view brand awareness as the consumer's ability to notice and remember a brand in a crowd.⁵⁸ To recognize the brand quicker, it must evoke consumers’ feelings and emotions.⁵⁹ Brand awareness uses common indicators to express its strengths, such as being unaware of the brand, brand recognition, brand recall, and top of mind.⁶⁰ Therefore, features like slogan, logo, and packaging would be influential factors in determining the degree of consumer familiarity with the organization’s brand. It should be noted that brands that are first recognised by consumers are more likely to be purchased than the least recognized brands.⁶¹

Customer Loyalty

According to Ramdhani and Hussein, customer Loyalty is defined as a “consumer's interest or tendency to buy from the same buyer or brand because they believe the value they receive from the seller is greater than that of other alternative brands or sellers.”⁶² Machado et al. stated that brand loyalty can strengthen bonds between consumers and brands, especially on social media.⁶³ However, this will depend on the

⁵¹ Teresa Pereira, Sandra Maria Correia Loureiro, and Eduardo Moraes Sarmento, “Achieving Brand Engagement and Brand Equity through Co-Creation Process,” *Journal of Creative Communications* 17, no. 3 (2022): 303–18.

⁵² Bruno Schivinski et al., “Social Media Brand Engagement in the Context of Collaborative Consumption: The Case of AIRBNB,” *Journal of Brand Management* 27, no. 6 (2020): 645.

⁵³ José Luis Galdón Salvador et al., “Effect of Social Media Influencers on Consumer Brand Engagement and Its Implications on Business Decision Making,” *El Profesional de La Información (Online)* 33, no. 2 (2024).

⁵⁴ Lidwina Larasati Ayuningtyas and Rosdiana Sijabat, “Brand Awareness Mediate the Influence of Social Media Marketing and Online Advertising on Purchase Decision,” *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)* 5, no. 4 (2022): 29658–68.

⁵⁵ Ritanjali Majhi, “Impact of Social Media Marketing on Brand Awareness,” *Indian Institute Of Management Kozhikode*, 2020.

⁵⁶ Lalitha Balakrishnan and Geetanjali S Jindger, “Impact of Social Media Bonding and Brand Awareness on Brand Image, Brand Trust and Purchase Intention of Gen Z Women Consumers—A Study With Special Reference to Chennai,” 2022.

⁵⁷ Hana Othman ElAydi, “The Effect of Social Media Marketing on Brand Awareness through Facebook: An Individual-Based Perspective of Mobile Services Sector in Egypt,” *Open Access Library Journal* 5, no. 10 (2018): 1–5.

⁵⁸ Regina Shwastika and Keni Keni, “The Effect of Brand Awareness, Social Media Marketing, Perceived Quality, Hedonic Motivation, and Sales Promotion towards Consumers Intention to Purchase in Fashion Industry,” in *International Conference on Economics, Business, Social, and Humanities (ICEBSH 2021)* (Atlantis Press, 2021), 23–31.

⁵⁹ Shwastika and Keni, “The Effect of Brand Awareness, Social Media Marketing, Perceived Quality, Hedonic Motivation, and Sales Promotion towards Consumers Intention to Purchase in Fashion Industry.”

⁶⁰ Miranda Laditya Magdalena and Agus Dharmanto, “The Effect of Sponsorship and Customer Engagement Program in Improving Brand Awareness (Case Study of Nike as The Official Sport Apparel of The Indonesian National Team),” *Journal of Research in Business, Economics, and Education* 2, no. 3 (2020): 679–83.

⁶¹ Ayuningtyas and Sijabat, “Brand Awareness Mediate the Influence of Social Media Marketing and Online Advertising on Purchase Decision.”

⁶² Nadya Ramdhani and Ananda Sabil Hussein, “The Impact of Gamification on Loyalty Mediated by Consumer Engagement and Brand Awareness,” *International Journal of Research in Business & Social Science* 13, no. 5 (2024).

⁶³ Joana César Machado et al., “Brand Gender and Consumer-Based Brand Equity on Facebook: The Mediating Role of Consumer-Brand Engagement and Brand Love,” *Journal of Business Research* 96 (2019): 376–85.

trust that they have in the brand of the organization.⁶⁴ Rifaldi and Gaffar found that brand trust is based on consumer confidence that the brand will meet their expectations and interests.⁶⁵ Customer loyalty is not limited to monetary values, as it also reflects the customer's manifestation of the organisation's product knowledge.⁶⁶ These behavioural manifestations can be in the form of word of mouth, brand endorsements, and referrals.⁶⁷ Chairunnisa and Ruswanti found that when an organisation builds a strong engagement with its customers, the more loyal customers they are.⁶⁸ Consequently, they would have more customers who are willing to shape the brand on social media platforms, and this can ultimately enhance their confidence towards the brand.⁶⁹ Figure 1 illustrates the conceptual model of the study as shown below.

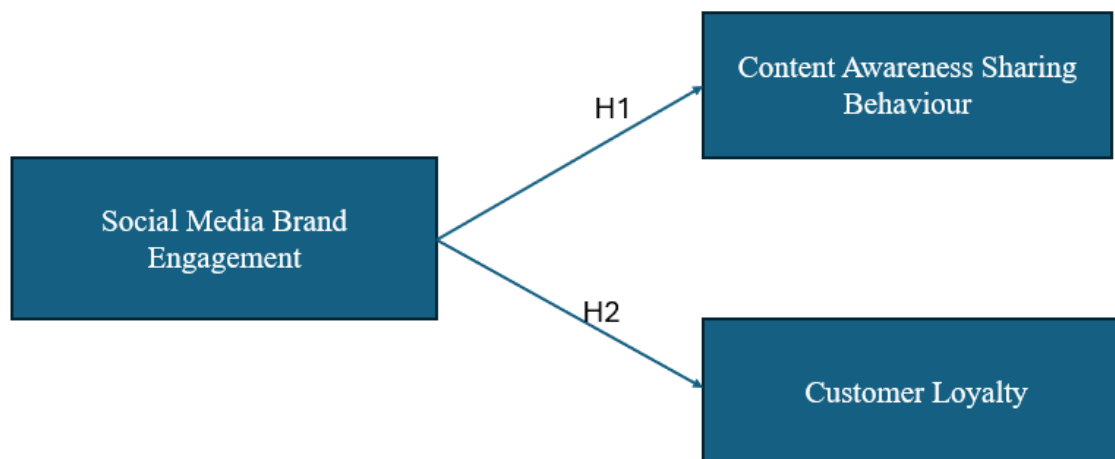


Figure 1: Conceptual model
Source: Authors' own compilation

THEORETICAL FRAMEWORK

Self-Congruity Theory

According to Rosenberg, self-concept is defined as the "totality of the individual's thoughts and feelings having reference to him as an object."⁷⁰ Lay asserts that consumers compare their own perceptions of self-concept and brand, thereby assessing if the brand is aligned with them, and this evaluation would determine their attitude towards the organisation's brand.⁷¹ This study argues that if retail banks use social media to educate consumers about climate change sustainability, and other useful tips to prevent threats triggered by climate change, in return, consumers would become more knowledgeable, thereby becoming loyal towards the banking services, especially insurance-related products. Previous research shows that consumers protect their self-concept by consuming brands that are consistent with their self-identities.⁷²

⁶⁴ Usman Moyosore Tijani, Mustapha Tosin Balogun, and Olubusola Temiloluwa Oyekunle, "Effect of Service Brand Equity on Brand Relationship of Selected Fast Food in Nigeria," *IROCAMM-International Review Of Communication And Marketing Mix* 6, no. 2 (2023): 99–113.

⁶⁵ M Diky Rifaldi and Vanessa Gaffar, "Effect of Content Marketing, Customer Engagement, and Brand Trust on Brand Loyalty (Survey on Users of the 'Bareksa' Digital Investment Platform)," *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)* 5, no. 4 (2022): 30904–17.

⁶⁶ Likitha, Jacob, and Thomas, "Customer Engagement – A Literature Review."

⁶⁷ Endang Rini and Beby Sembiring, "The Effect of Customer Engagement and Brand Advocacy on Brand Value Co-Creation," in *19th International Symposium on Management (INSYMA 2022)* (Atlantis Press, 2022), 912–18.

⁶⁸ Chairunnisa and Ruswanti, "The Impact of Customer Engagement on Brand Loyalty: The Mediating Roles of Brand Attachment and Customer Trust."

⁶⁹ Pereira, Loureiro, and Sarmento, "Achieving Brand Engagement and Brand Equity through Co-Creation Process."

⁷⁰ Morris Rosenberg, "1979Conceiving the Self," *New York: Basic*, 1956. 7.

⁷¹ Lay, "The Role of Self-Congruity in Consumer Preferences: Perspectives from Transaction Records."

⁷² Lay, "The Role of Self-Congruity in Consumer Preferences: Perspectives from Transaction Records."

METHODOLOGY

This study adopted a quantitative method since it is suitable for analysing descriptive data, and is less time-consuming. The positivism philosophy was also used to explain the logic behind the relationship between independent variables and dependent variables. In this case, the relationship between social media brand engagement and content awareness sharing behaviour was sought. The research paradigm was used to explain the relationship between social media brand engagement and content awareness sharing behaviour and customer loyalty. Furthermore, this study used Generation Y and X cohorts that are affiliated with the Big Four Banks. A sample size of 311 respondents was sought. Data was collected through convenience sampling from selected malls in the Gauteng region due to its major role played in the economy of South Africa. Structural equation modelling (SEM) was used to analyse the data. This study adapted different scales from the previous researchers. For example, a scale on social media brand engagement was extracted from Mohamed,⁷³ and a scale on content awareness sharing behaviour was adapted from Mohamed.⁷⁴ A scale of customer loyalty was taken from Mohamed.⁷⁵ This study used the following ethical clearance number (FRECMS-22072020-043) 20126344). Furthermore, POPI was adhered to during data collection.

PRESENTATION OF FINDINGS

The presentation of descriptive data was composed of demographics such as gender, population group, and age group. The gender was represented by males at (n=167) 53.7% and females at (n=144) 46.3%. Most of the population group was black at (n=199) 64%, followed by whites at (n=57) 18.3%, in the third position were Coloured at (n=30) 9.6%, fourthly were Indians at (n=24) 7.7% and the rest of the population accounted for the Asian population. Regarding age variables, most of the respondents ranged between the age of 31-35 years at 78 (25.1%), followed by respondents between the age of 26-30, at (n=64) 20.6%; thirdly, it was respondents between the ages of 41-45, (n=51) 16.4%, 36-40, (n=42), 13.5% 46-50, (n=40), 12.9% and 21-25, (n=13), 4.2%, +51, (n=18), 5.7% the least was between the ages of 15 and 20, at (n=5) 1.6%.

Measurement Model

The confirmatory factor analysis through SEM was used to determine the reliability and validity of the present study. This study calculated the reliability using Cronbach's alpha (α) and composite reliability (CR). According to the results presented in Table 1, Cronbach's alpha (α) of the scales ranged from 0.805 to 0.938, and values of the composite reliability ranged from 0.878 to 0.953. Past research scholars such as Heale and Twycross and Surucu and Maslakci have proposed that a value of 0.70 or higher is deemed to be acceptable.⁷⁶ The present study was therefore found to be in line with these authors, thereby meeting this threshold.

Table 1: Confirmatory Factor Analysis

Research constructs		M	SD	Factor loadings	AVE	CR	α value
Social Brand Media Engagement	SMBE1	4.51	0.498	0.830	0.707	0.878	0.805
	SMBE2			0.937			
	SMBE3			0.745			
Content Awareness Sharing Behaviour	CASB1	2.22	0.984	0.941	0.918	0.978	0.977
	CASB2			0.990			
	CASB3			0.962			

⁷³ Mayada Ibrahim Mohamed, "Impact of Social Media Marketing on Brand Equity The Mediating Effect of Customer Brand Engagement" (Sudan University of Science and Technology, 2016).

⁷⁴ Birgit Andrine Apenes Solen, "Influences of Customer Participation and Customer Brand Engagement on Brand Loyalty," *Journal of Consumer Marketing* 33, no. 5 (2016): 335.

⁷⁵ Mohamed, "Impact of Social Media Marketing on Brand Equity The Mediating Effect of Customer Brand Engagement."

⁷⁶ Roberta Heale and Alison Twycross, "Validity and Reliability in Quantitative Studies," *Evidence Based Nursing* 18, no. 3 (July 2015): 66–67, <https://doi.org/10.1136/eb-2015-102129>; Lutfi Surucu and Ahmet Maslakci, "Validity and Reliability in Quantitative Research." *Business & Management Studies: An International Journal* 8, no. 3 (September 25, 2020): 2694–2726, <https://doi.org/10.15295/bmij.v8i3.1540>.

	CASB4			0.937			
Consumer Loyalty	CL1	4.66	0.499	0.864	0.801	0.953	0.938
	CL2			0.905			
	CL3			0.929			
	CL4			0.892			
	CL5			0.882			

Note: SMBE = Social Media Brand Engagement, CASB = Content Awareness Sharing Behaviour, CL = Consumer Loyalty

Furthermore, the present study ensured convergent validity through average variance extracted (AVE) and factor loadings. From the results illustrated in Table 1, it highlights that the average variance extracted (AVE) ranged from 0.707 to 0.825. Sharif, et.al., have set a minimum threshold of .50 to be deemed acceptable for AVE.⁷⁷ Interestingly, the present study produced an AVE that met this general rule and is therefore considered suitable for further analysis. Among others, factor loadings ranged from 0.745 to 0.954. Cheung, et.al., have proposed a minimum threshold of 0.50.⁷⁸ As such, this study met and exceeded the minimum requirements. Structural equation modeling was used to test the relationship between independent and dependent variables. In this case, it was used to measure the relationship between content awareness sharing behaviour and customer brand loyalty through social media brand engagement. The overall results of the structural model fit were satisfactory. For example, the value of RFI is 0.918, IFI=0.982, CFI=0.982, NFI=0.934, and TLI=0.978 were all above .90, meeting the threshold set by Bacon (1997). Again, the values of χ^2 , $\chi^2/df=1.348$ and RMSEA=0.034 exceed the values of 0.05 proposed by Sathyanarayana and Mohanasundaram.⁷⁹ Figure 2 depicts the results of SEM analysis as shown below.

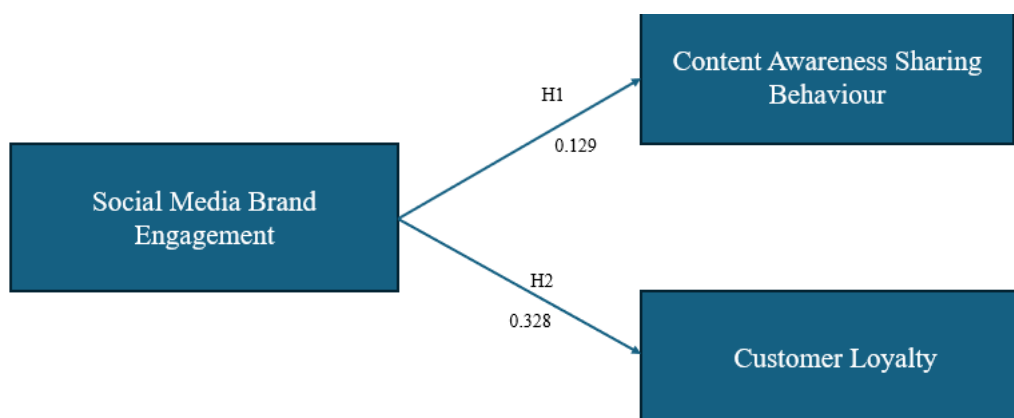


Figure 2: Conceptual model
Source: Authors' own compilation

Figure 2: SEM analysis

* $p < 0.001$

** $p < 0.01$. * $p < 0.05$

From Figure 2, the results illustrate that the standard path coefficients reveal a positive relationship between social media brand engagement and content awareness sharing behaviour ($\beta = 0.129$,

⁷⁷ Saeed Pahlevan Sharif, Navaz Naghavi, and Hamid Sharif Nia, "Concerns Regarding the Validity of Nutrition Self-Efficacy Questionnaire among Iranian Elderly Population," *Journal of Health, Population and Nutrition* 41, no. 1 (December 17, 2022): 3, <https://doi.org/10.1186/s41043-022-00282-1>.

⁷⁸ Gordon W. Cheung et al., "Reporting Reliability, Convergent and Discriminant Validity with Structural Equation Modeling: A Review and Best-Practice Recommendations," *Asia Pacific Journal of Management* 41, no. 2 (June 30, 2024): 745–83, <https://doi.org/10.1007/s10490-023-09871-y>.

⁷⁹ Sathyanarayana S and T. Mohanasundaram, "Fit Indices in Structural Equation Modeling and Confirmatory Factor Analysis: Reporting Guidelines," *Asian Journal of Economics, Business and Accounting* 24, no. 7 (July 17, 2024): 561–77, <https://doi.org/10.9734/ajeba/2024/v24i71430>.

$p=0.023^*$), thus confirming that this hypothesis was accepted. Additionally, the standard path coefficients indicate a positive relationship between social media brand engagement and customer loyalty ($\beta =0.328$, $p=0.000^{***}$), which proves that this hypothesis was supported.

DISCUSSION

This study was intended to establish whether social media brand engagement (SMBE) has a positive relationship with content awareness sharing behaviour in the context of climate change financing among South African bank customers. Again, the study sought to confirm whether there was a positive relationship between social brand engagement and customer loyalty. The findings of the study show that social media brand engagement (SMBE) has a positive effect on content awareness sharing behaviour (CASB). This study is in line with other previous studies. For instance, Devi et al. found social media brand engagement to have a positive effect on content awareness sharing behaviour among Indonesian online customers.⁸⁰ A study by Magdalena and Dharmanto found social media brand engagement to have a positive influence on brand awareness towards the sports fashion apparel of the Indonesian team, particularly for Nike brand.⁸¹ This proves that if banks actively engage their customers on social media, this could increase their awareness about climate change financing options and means to preserve the environment, including potential threats.

Furthermore, this study shows that social media brand engagement (SMBE) has positive effects on customer loyalty. This study is consistent with previous research studies. A study by Xi and Hamari found that emotional brand engagement and cognitive brand engagement were positively related to brand loyalty.⁸² Another study by Rifaldi and Gaffar showed that a positive relationship exists between customer engagement and brand loyalty among customers towards “Bareksa digital investment platform.”⁸³ Among others, a study by Octavia and Lesmana found that customer brand engagement affects brand satisfaction, brand loyalty, and customer satisfaction among customers in mobile banking.⁸⁴

Rifaldi and Gaffar assert that trust is the determining factor of loyalty, suggesting that customers would trust a brand that meets and exceeds their expectations.⁸⁵ Rico et al. add that other factors, such as reputation, personal experience, and corporate image, contribute to brand loyalty, besides trust.⁸⁶ Monferrer, Moliner, and Estrada add that customer satisfaction is the antecedent of customer loyalty, implying that customer satisfaction is the condition of brand loyalty.⁸⁷

Compared to traditional media, social media was found to equip the organisation with the ability to engage, connect, and share ideas with customers, whilst allowing them to respond to their marketing offering.⁸⁸ A previous study verifies that banking customers are comfortable with banks that provide interactive content in a caring and authentic manner.⁸⁹ This suggests that brand managers should always try to come up with creative ways to engage customers, rather than passively communicating about various benefits of climate change financing and possible ways to minimise threats posed by climate change. Furthermore, the brand managers of the dominant bank could recruit a social media influencer to advocate or endorse promotional campaigns related to climate change financing options and

⁸⁰ Devi et al., “The Role of Instagram-Facebook in Customer Engagement and Building Brand Awareness.”

⁸¹ Magdalena and Dharmanto, “The Effect of Sponsorship and Customer Engagement Program in Improving Brand Awareness (Case Study of Nike as The Official Sport Apparel of The Indonesian National Team).”

⁸² Nannan Xi and Juho Hamari, “Does Gamification Affect Brand Engagement and Equity? A Study in Online Brand Communities,” *Journal of Business Research* 109 (2020): 449–60.

⁸³ Rifaldi and Gaffar, “Effect of Content Marketing, Customer Engagement, and Brand Trust on Brand Loyalty (Survey on Users of the ‘Bareksa’ Digital Investment Platform).”

⁸⁴ Ria Octavia and Arseta Yudha Lesmana, “The Role of Customer Brand Engagement and Brand Satisfaction in Digital Banking in Lampung,” *International Journal of Economics, Business, and Entrepreneurship* 5, no. 1 (2022): 44–57.

⁸⁵ Rifaldi and Gaffar, “Effect of Content Marketing, Customer Engagement, and Brand Trust on Brand Loyalty (Survey on Users of the ‘Bareksa’ Digital Investment Platform).”

⁸⁶ Heidy Rico et al., “Social Media, Brand Loyalty and the Banking Industry in Colombia,” *Innovative Marketing* 20, no. 1 (January 3, 2024): 31–39, [https://doi.org/10.21511/im.20\(1\).2024.03](https://doi.org/10.21511/im.20(1).2024.03).

⁸⁷ Diego Monferrer, Miguel Angel Moliner, and Marta Estrada, “Increasing Customer Loyalty through Customer Engagement in the Retail Banking Industry,” *Spanish Journal of Marketing-ESIC* 23, no. 3 (2019): 461–84.

⁸⁸ Jusuf Zeqiri et al., “The Impact of Social Media Marketing on Brand Awareness, Brand Engagement and Purchase Intention in Emerging Economies,” *Marketing Intelligence & Planning* 43, no. 1 (2025): 28–49.

⁸⁹ Petzer and Roberts-Lombard, “Revisiting the Satisfaction–Loyalty Link in Retail Banking—An Emerging Market Perspective.”

sustainability efforts from a banking perspective. As a result, all banking customers exposed to this message will share it with their peers on social media platforms. This confirms the theory of congruity, which assumes that if banks show actions that preserve the environment among customers, they would be deemed complementing their self-image and self-concept. Furthermore, the study found that social media brand engagement has positive effect on customer loyalty.

RECOMMENDATIONS

It is recommended that banks incentivise their social media fans with rich content and more followers by giving them data, especially if they endorse brands related to climate change financing.

CONCLUSION

The primary aim of this study was to ascertain the effect of social media brand engagement on content awareness sharing behaviour and customer loyalty in the context of climate change financing among SA banks. The study found that social media brand engagement has a positive influence on content awareness sharing behaviour. The study findings confirm that if retail banks provide excellent service on social media while maintaining trust among customers, they would suddenly remain loyal and become ambassadors of brands on social media platforms. The theory of congruity suggests that if customers perceive the organisation to be aligned with their self-concept, they will suddenly trust and remain loyal towards that organisation. While the evidence overwhelmingly supports the link between social media brand engagement and content awareness sharing behaviour, as well as brand loyalty. The biggest challenge lies in making the financial services available to banking customers using an interactive online system, which is complemented by competent employees. Perhaps, instead of streamlining customer service queries to general customer service personnel, especially regarding issues related to climate change financing. The brand managers of banks could employ a dedicated team of social media experts who are geared to oversee issues related to climate change, ranging from financial options and brand promotions among retail banking customers. In this way, most South African retail customers, especially those who value the environment, would be affiliated with and endorse the banking services rendered by local banks on social media platforms. To this end, unnecessary wasteful financial expenditure and catastrophic loss of life associated with climate change crisis can be significantly reduced.

Limitations and Future Research Directions

The present study used quantitative methods to conduct the study; it is advisable to recommend that future research should carry out mixed methods. The current study used the components of brand equity, namely content awareness, sharing behaviour and customer loyalty. It is suggested that future researchers use other variables such as identity, image and associations to determine the extent to which they relate to social media brand engagement from the banking perspective.

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ABOUT AUTHOR

Dr. Lawrence Mandhlazi, a co-author of a personal selling textbook used in many South African universities. With over 20 years of experience, Dr. Mandhlazi has so far written over five research papers with reputable journals and presented papers at various international conferences. He has supervised and co-supervised both master's and doctoral theses at South African universities. He coordinated several guest lectures at Cape Peninsula University of Technology, Vaal University of Technology, and Nelson Mandela University. Currently, he serves as a lecturer at Nelson Mandela University, particularly in the Marketing Department, where he is dedicated to helping students to develop their own advertising agency and grow their digital presence. He holds a PhD in marketing from Vaal University of Technology and his research interests are based on brand management, social media and Artificial Intelligence.